



## Important Information for Applicants: AccessWV's "Plan Year"

- The AccessWV Plan Year goes from July 1 through June 30 of the following year.
- The "annual" deductibles and "annual" out of pocket maximums are charged on a Plan Year basis.
- The medical deductible is pro-rated for those who join after the start of a Plan Year. Nothing else is pro-rated.
- When the next Plan Year starts July 1, the annual deductibles and out-of-pocket maximums for your Plan begin anew.
- If you join AccessWV when a Plan Year is already underway, here is how the deductibles and out-of-pocket maximums work:

Month Coverage Begins	Medical Deductible through June	Drug Deductible through June	Medical Out-of-Pocket (OOP) Maximum through June	Drug Out-of-Pocket (OOP) Maximum through June
<b>Jul, Aug, Sept (1<sup>st</sup> Quarter)</b>	100% of annual deductible for Plan selected	100% of annual deductible for Plan selected	100% of annual OOP Maximum for Plan selected	100% of annual OOP Maximum for Plan selected
<b>Oct, Nov, Dec (2<sup>nd</sup> Quarter)</b>	75 % of annual deductible for Plan selected			
<b>Jan, Feb, Mar (3<sup>rd</sup> Quarter)</b>	50% of annual deductible for Plan selected			
<b>Apr, May, Jun (4<sup>th</sup> Quarter)</b>	25 % of annual deductible for Plan selected			